

After the Fire Important Information

Property Damage

After we have extinguished the fire and you've checked the damage to your property you might see things that were not done by smoke, fire, or water during the fire. A couple of good examples are holes cut in the roof or holes cut into the walls.

Temperatures of 1200 degrees at the ceiling are not uncommon in a structure fire. Toxic gasses, heat, and smoke are also produced. By nature, a fire burns upward and outward if it is not controlled. The holes in the roof (called ventilation holes) are cut over the fire to help reduce the toxic gasses (which can explode) and smoke and heat so that we can better see and operate to control the fire. This also helps in slowing the rate of fire spread.

Holes that you see cut into walls or areas that have not directly burned allow us to check for fire spread. Many times the main seat of the fire can be extinguished but there will be fire extension into a wall or another part of the ceiling that cannot be found without cutting into the wall. When all is said and done our main purpose is to provide safety for our citizens and firefighters and to completely extinguish the fire while maintaining the minimum property damage possible.

If Your Property is Insured

As soon as possible after the fire the first thing you should do is contact your insurance agent. However, as a general rule, insurance companies require you to take precautions so additional damage does not occur. This includes measures such as putting plastic/tarps over openings. If you rent your property you should also contact the owner. Assistance with immediate minor repairs might be available through your insurance adjustor. General contractors or fire damage restoration firms are available in the Yellow Pages if the need is more urgent than the adjustor can provide. Do not forget to contact the insurance agent prior to having anything else done so that they can authorize the out of pocket expenses.

Another important part of the process is getting a copy of the fire report. The charge for a copy of the fire report is about \$3. If you require a copy of the report quickly after the fire it would be beneficial to call the Fire Department at (417) 864-1500 to ensure that it is complete and so it will be ready for you. These reports may be picked up at Springfield Fire Department Headquarters, 830 Boonville Ave.

Please remember that if you have any out of pocket expenses to retain all receipts from your fire loss. This provides documentation that your insurance company can verify when filing your claim. Also all damaged goods should not be disposed of until inventoried. This information is necessary for the insurance company to complete the claim.

Do not contract any goods or services until you have consulted your insurance agent.

If Your Property Is Not Insured

Uninsured property or property that is not totally funded by an insurance carrier might be eligible for a tax loss through the Internal Revenue Service under Theft and Casualty Losses. You may contact the Internal Revenue Service or your tax preparer for more information. *This loss is only deductible if the fire is ruled not intentional; intentionally set fires do not qualify as a loss.*

Utilities and Construction

The homeowner then needs to be in contact with Building Development Service. It is important for the Inspector to survey the damage prior to any work being started. BDS may be contacted at (417) 864-1059. One important factor to know is that if the damage is over half of the worth it is required that all work completed is done in accordance with the latest codes. It is also important to remember that before any work is begun the appropriate permits should be acquired. The Building Development Service Department can answer any questions you may have by calling the above number.

In the case of a fire that compromises the safety of the building through damage to electrical components, gas systems, or other related items, the Fire Department will require the local utilities to remove services to the structure. Once the Building inspector has completed the inspections and the work satisfies all required codes the City will notify the utilities to reestablish services.

An empty burned building is a danger to people and the area. Small children could wander into the building and injure themselves on loose material or broken glass. Therefore, it is the duty of the owner of any building damaged due to fire to secure the building to prevent entry.